



General Assembly

February Session, 2012

Raised Bill No. 98

LCO No. 799

* SB00098INS 022912 *

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING DEDUCTIBLES AND GUIDELINES FOR COLONOSCOPIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-492k of the 2012 supplement to the general
2 statutes is repealed and the following is substituted in lieu thereof
3 (*Effective January 1, 2013*):

4 (a) Each individual health insurance policy providing coverage of
5 the type specified in subdivisions (1), (2), (4), (11) and (12) of section
6 38a-469 delivered, issued for delivery, amended, renewed or continued
7 in this state shall provide coverage for colorectal cancer screening,
8 including, but not limited to, (1) an annual fecal occult blood test, and
9 (2) colonoscopy, flexible sigmoidoscopy or radiologic imaging, in
10 accordance with the recommendations established by the American
11 College of Gastroenterology, [after consultation with] the American
12 Cancer Society [and] or the American College of Radiology, based on
13 the ages, family histories and frequencies provided in the
14 recommendations. Except as specified in subsection (b) of this section,
15 benefits under this section shall be subject to the same terms and
16 conditions applicable to all other benefits under such policies.

17 (b) No such policy shall impose: [a]

18 (1) A deductible for a procedure that a physician initially
 19 undertakes as a screening colonoscopy or a screening sigmoidoscopy;
 20 or

21 (2) A coinsurance, copayment, deductible or other out-of-pocket
 22 expense for any additional colonoscopy ordered in a policy year by a
 23 physician for an insured. The provisions of this [subsection]
 24 subdivision shall not apply to a high deductible health plan as that
 25 term is used in subsection (f) of section 38a-493.

26 Sec. 2. Section 38a-518k of the 2012 supplement to the general
 27 statutes is repealed and the following is substituted in lieu thereof
 28 (*Effective January 1, 2013*):

29 (a) Each group health insurance policy providing coverage of the
 30 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
 31 469 delivered, issued for delivery, amended, renewed or continued in
 32 this state shall provide coverage for colorectal cancer screening,
 33 including, but not limited to, (1) an annual fecal occult blood test, and
 34 (2) colonoscopy, flexible sigmoidoscopy or radiologic imaging, in
 35 accordance with the recommendations established by the American
 36 College of Gastroenterology, [after consultation with] the American
 37 Cancer Society [and] or the American College of Radiology, based on
 38 the ages, family histories and frequencies provided in the
 39 recommendations. Except as specified in subsection (b) of this section,
 40 benefits under this section shall be subject to the same terms and
 41 conditions applicable to all other benefits under such policies.

42 (b) No such policy shall impose: [a]

43 (1) A deductible for a procedure that a physician initially
 44 undertakes as a screening colonoscopy or a screening sigmoidoscopy;
 45 or

46 (2) A coinsurance, copayment, deductible or other out-of-pocket

47 expense for any additional colonoscopy ordered in a policy year by a
48 physician for an insured. The provisions of this subsection shall not
49 apply to a high deductible health plan as that term is used in
50 subsection (f) of section 38a-520.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2013</i>	38a-492k
Sec. 2	<i>January 1, 2013</i>	38a-518k

INS *Joint Favorable*